

Declaration and Power of Attorney For Patent Application

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES (Attorney Docket No. 25213-9075-01), the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims referred to above.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

As a named inventor, I hereby appoint the following registered practitioners to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Customer Number

23409



PATENT TRADEMARK OFFICE

DIRECT ALL COMMUNICATIONS IN OR PERTAINING TO THIS APPLICATION
TO:

Thomas A. Miller
Michael Best & Friedrich LLP
100 East Wisconsin Avenue
Milwaukee, Wisconsin 53202-4108

(414) 271-6560

I hereby claim priority benefit under Title 35, United States Code, §119 of the provisional U.S. patent application listed below:

Application Serial No.
60/271,156

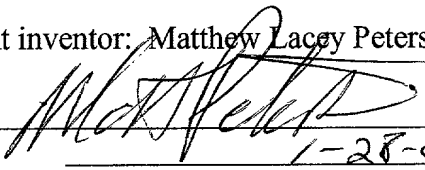
Filing Date
23 February 2001

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first joint inventor: Whitney Hilton Stewart

Inventor's signature _____
Date: _____
Residence: Cave Creek, AZ
Citizenship: US
Post Office Address: 4403 E. Smokehouse Trail
Cave Creek, AZ 85331

Full name of second joint inventor: Matthew Lacey Petersen

Inventor's signature  _____
Date: 1-28-02
Residence: St. Paul, MN
Citizenship: US
Post Office Address: 928 Linwood Avenue
St. Paul, MN 55105

Full name of third joint inventor: Brian John Gallmeier

Inventor's signature _____
Date: _____
Residence: Lino Lakes, MN
Citizenship: US
Post Office Address: 6569 LaCasse Drive
Lino Lakes, MN 55038

Full name of fourth joint inventor: Teresa Marie Crews

Inventor's signature Teresa MCrews
Date: 1-27-02
Residence: Shoreview, MN
Citizenship: US
Post Office Address: 234 Galtier Place
Shoreview, MN 55126

Full name of fifth joint inventor: Mark Andrew Nipe

Inventor's signature Mark Andrew Nipe
Date: 1-30-02
Residence: Lino Lakes, MN
Citizenship: US
Post Office Address: 731 Fox Road
Lino Lakes, MN 55014

Full name of sixth joint inventor: James Michael Haire

Inventor's signature James Michael Haire
Date: 2-04-02
Residence: Eagan, MN
Citizenship: US
Post Office Address: 4913 Pine Lane
Eagan, MN 55123

Full name of seventh joint inventor: Robert Lawrence Hill

Inventor's signature _____
Date: _____
Residence: Mill Creek, WA
Citizenship: US
Post Office Address: 15819 28th Drive, N.E.
Mill Creek, WA 98012

Full name of eighth joint inventor: Michael Richard Bates

Inventor's signature _____

Date: _____

Residence: Kenmore, WA

Citizenship: US

Post Office Address: 19506 61st Avenue, N.E.
Kenmore, WA 98028

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Full name of first joint inventor: Whitney Hilton Stewart

Inventor's signature

Date:

Residence:

Citizenship:

Post Office Address:

2-22-02
Cave Creek, AZ
US
4403 E. Smokehouse Trail
Cave Creek, AZ 85331

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US
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St. Paul, MN 55105

Full name of third joint inventor: Brian John Gallmeier

Inventor's signature

Date:

Residence:

Citizenship:

Post Office Address:

Lino Lakes, MN
US
6569 LaCasse Drive
Lino Lakes, MN 55038

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Date: _____

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Cave Creek, AZ 85331

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Date: _____

Residence: _____ St. Paul, MN

Citizenship: _____ US

Post Office Address: _____ 928 Linwood Avenue
St. Paul, MN 55105

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Inventor's signature Brian John Gallmeier

Date: 2/22/02

Residence: _____ Lino Lakes, MN

Citizenship: _____ US

Post Office Address: _____ 6569 LaCasse Drive
Lino Lakes, MN 55038

Full name of fourth joint inventor: Teresa Marie Crews

Inventor's signature _____

Date: _____

Residence: Shoreview, MN

Citizenship: US

Post Office Address: 234 Galtier Place
Shoreview, MN 55126

Full name of fifth joint inventor: Mark Andrew Nipe

Inventor's signature _____

Date: _____

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Citizenship: US

Post Office Address: 731 Fox Road
Lino Lakes, MN 55014

Full name of sixth joint inventor: James Michael Haire

Inventor's signature _____


Date: _____

Residence: Eagan, MN

Citizenship: US

Post Office Address: 4913 Pine Lane
Eagan, MN 55123

Full name of seventh joint inventor: Robert Lawrence Hill

Inventor's signature  _____

Date: February 25, 2002

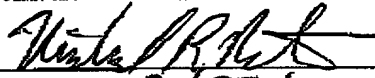
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Full name of eighth joint inventor: Michael Richard Bates

Inventor's signature



Date:

2/22/02

Residence:

Kenmore, WA

Citizenship:

US

Post Office Address:

19506 61st Avenue, N.E.
Kenmore, WA 98028

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